

AMENDMENTS TO THE SPECIFICATION

Please amend the specification as follows:

Please amend paragraph 072 on pages 25-26 as follows:

[072] FIG. 7 depicts an exemplary Fallout Score model 7000. Based on the exemplary Fallout Score model depicted in FIG. 7, processor 1350 (or computing platform 3300 therein) may determine a Fallout Score by first determining the product(s) of the model coefficient(s) and the corresponding variable(s) (lines 1-21). For example, computing platform 3300 may determine the product of the model coefficient “500” and the value of the variable INTEREST_RATE_SPREAD (described above) by multiplying these two values (line 2). As illustrated in FIG. 7, the computing platform 3300 then sums all of the determined products to produce a Fallout Score. One skilled in the art may add, modify, or use any combination of these variables to produce a Fallout Score and/or Fall Out Score model.

Please amend paragraph 085 on page 30 as follows:

[085] Fig. 11 depicts a table 11000 associated with generating the Fallout Score model. Referring to FIG. 11, the reference information includes “N” reference mortgage loan application of which loan numbers 1, 4, and N closed (as indicated by the closing date), while loan numbers 2 and 3 failed to close (as indicated by “NONE”). Computing platform 3300 thus processes each reference mortgage loan application to determine an outcome, storing the information depicted in FIG. 11 in database 3600.